

Information to identify the case:

Debtor 1 Bryan William Labonowski
First Name Middle Name Last Name
Debtor 2 Stephanie Mae Labonowski
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0698
EIN -----
Social Security number or ITIN xxx-xx-3838
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-11312-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bryan William Labonowski

Stephanie Mae Labonowski

5/13/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
 Bryan William Labonowski
 Stephanie Mae Labonowski
 Debtors

Case No. 14-11312-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

 User: dkam
 Form ID: 3180W

 Page 1 of 2
 Total Noticed: 31

Date Rcvd: May 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2020.

db/jdb +Bryan William Labonowski, Stephanie Mae Labonowski, 10473 State Highway 285,
 Conneaut Lake, PA 16316-2537
 cr +SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 13978584 +Conneaut Lake Joint Municipal Authority, c/o Alan R Shaddinger, 21 Forest Avenue,
 Meadville, PA 16335-1338
 13969211 +Eos Cca, Po Box 981008, Boston, MA 02298-1008
 15175387 +Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,,
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
 13978585 +First American Equity Loan Services, 1100 Superior Ave East #200, Cleveland, OH 44114-2518
 13969213 +Midland Funding LLC, 350 Camino De La Reina, Suite 100, San Diego CA 92108-3007
 13969214 +Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337
 14802743 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 13969218 +Windstream Communications, Attn: Alice Peace, 2 North Main Street,
 Greenville, SC 29601-4874

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2020 03:51:04 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: AISACG.COM May 14 2020 07:18:00 Exeter Finance LLC, c/o AIS Portfolio Services, LP,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 cr +EDI: PRA.COM May 14 2020 07:18:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 13969206 +EDI: CINGMIDLAND.COM May 14 2020 07:18:00 AT&T Mobility, 1025 Lenox Park Blvd,
 Atlanta GA 30319-5309
 13979287 EDI: GMACFS.COM May 14 2020 07:18:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 13969205 +EDI: GMACFS.COM May 14 2020 07:18:00 Ally Financial, 200 Renaissance Center,
 Detroit, MI 48243-1300
 14308287 +E-mail/Text: bankruptcy@consumerportfolio.com May 14 2020 03:51:26
 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
 13969207 +EDI: CAPONEAUTO.COM May 14 2020 07:18:00 Capital One Auto Finance,
 3905 North Dallas Parkway, Plano, TX 75093-7892
 13969208 +EDI: CAPITALONE.COM May 14 2020 07:18:00 Capital One, N.A., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 14025418 +E-mail/Text: bankruptcy@cavps.com May 14 2020 03:51:34 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13969209 +E-mail/PDF: creditonebknotifications@resurgent.com May 14 2020 03:54:29 Credit One Bank,
 Po Box 98873, Las Vegas, NV 89193-8873
 13969210 +E-mail/PDF: creditonebknotifications@resurgent.com May 14 2020 03:54:27 Credit One Bank,
 Po Box 98875, Las Vegas, NV 89193-8875
 13999539 EDI: JEFFERSONCAP.COM May 14 2020 07:18:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 13969212 +E-mail/Text: ahefner@onefcu.com May 14 2020 03:52:07 Meadville Area Federal Credit Union,
 300 Arch Street, Meadville, PA 16335-3217
 14656918 EDI: PRA.COM May 14 2020 07:18:00 Portfolio Recovery Associates, LLC, PO BOX 41067,
 Norfolk, VA 23541
 13969215 +EDI: DRIV.COM May 14 2020 07:18:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244
 13969216 +EDI: SWCR.COM May 14 2020 07:18:00 Southwest Credit Systems, 4120 International Parkway,
 Suite 1100, Carrollton, TX 75007-1958
 14042633 +EDI: WFFC.COM May 14 2020 07:18:00 Wells Fargo Bank, NA, Attention: Bankruptcy Department,
 MAC # D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
 13969217 EDI: WFFC.COM May 14 2020 07:18:00 Wells Fargo Home Mortgage, P.O. Box 10335,
 Des Moines IA 50306-0335

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Federal Home Loan Mortgage Corporation, as Trustee
 cr WELL'S FARGO BANK, N.A.
 cr* +Ally Financial, PO BOX 130424, Roseville, MN 55113-0004
 cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 13979997* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
 14888822* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

TOTALS: 2, * 4, ## 0

District/off: 0315-1

User: dkam
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2020 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Stephanie Mae Labonowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Plaintiff Stephanie Mae Labonowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Bryan William Labonowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Plaintiff Bryan William Labonowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bkgroup@kmllawgroup.com
Jana S Pail on behalf of Plaintiff Ronda Winnecur, Esq., Chapter 13 Trustee jpail@chapter13trusteedpa.com
John F. Kroto on behalf of Creditor Ally Financial john_kroto@pawb.uscourts.gov, knoxbank@hotmail.com,mwernicki@kmgslaw.com,burban@kmgslaw.com
Joseph P. Schalk on behalf of Creditor WELLS FARGO BANK, N.A. jschalk@barley.com, sromig@barley.com
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecur cmecf@chapter13trusteedpa.com

TOTAL: 11